Idaho Collection Agency Act <u>General Collection Agency or General Debt/Credit Counseling Agency</u> Permit Application Checklist

GENCY	
DDRESS	
Check blank when completed. Return this checklist with your application.	CFB Office Use Only
Application Form	
Application Fee (\$50.00) Location of principal office or place of business Other names used (dba's, aka's, etc.) Names of affiliates in this and all other states List of the names and addresses for all principal officers, owners, partners, directors Name of Financial Institution in which trust and business accounts are maintained. Background Questions and details if needed	
Consent to Service of Process and Examination of Accounts form	
Copy of Filing with Idaho Secretary of State (208 / 334 - 2300)	
Articles of Incorporation, Bylaws, Organization, and/or Agreement	
Financial Statement (Completed, verified, signed, notarized)	
Bond forms or acknowledgment that bonds will be available before license is issued Note: Actual bonds need not be obtained until after the application is submitted and before the examination is taken \$2,000 minimum () and \$15,000 minimum ()	
List of the names of all Agents who will contact Idaho debtors or creditors, or who will solicit Idaho businesses, with \$20.00 fee <i>each</i> Name of Qualifying Officer Date Qualifying Officer Examination taken Qualifying Officer fee (\$100.00)	
Toll-Free telephone number for complaints	
Assignee/Collection Agency Notification Application form	
Submit the following sample business forms :	
Advertising material Contracts and assignment forms for clients Contracts and disclosure forms for debtors Contracts and releases for creditors who have been paid All materials used in collections or sent to debtors	
DEBT/CREDIT COUNSELORS: Submit a copy of your IRS 501C(3) determination	
Checked for accuracy and completion by:	
Print name of applicant's representative:	Examiner Approval & Date:
Print company name, if different:	
Print address, if different:	MARI (etc) Check & Date:
Print Phone & Fax numbers:	
No applicant for an Idaho Collection Agency permit will be denied a permit on the basis of race, religion, creed, sex, age, national origin or political belief.	

State of Idaho - Department of Finance - Consumer Finance Bureau P O Box 83720, Boise, Idaho 83720-0031 ● 800 Park Blvd., Ste 200, Boise, Idaho 83712 Telephone: (208) 332-8002 - Fax: (208) 332-8096

GENERAL COLLECTION AGENCY or GENERAL DEBT/CREDIT COUNSELING AGENCY PERMIT APPLICATION

	Street	City S	State Zip	Phone	Fa	х
Assumed Bus	siness Names which you	intend to use in Idaho (a	attach cop	oy of Idaho Secretar	y of State f	iling)
Principal plac	e of business, if different	from above.				
	Street	Mail Address		Phone	Fa	x
Fees to enclos	se:					
b. Idaho	ation Fee Qualifying Officer Exam Fee(s)			each agent to be re	gistered.)	
a. If this	is a corporation, attach c	ertified copy of Articles	of Incorp	oration/Agreement/	Organizatio	on.
	ad Fyhihit \		•			
(Marke	ed <i>Exhibit</i>). dments to the Articles of	Incorporation or Bylaw		he past year. (Mark	ed <i>Exhibit</i>	
b. Amenda.		list name and home add	s during t	of birth and social	security nu	umbe
b. Amendo. c. If this each a	dments to the Articles of is a corporation or LLC, I and all officers and direct	list name and home add ors. (Attach additional	s during to	e of birth and social eccessary. (Marked	security nu	umbe
b. Amendo. c. If this each a President Vice-Presiden	dments to the Articles of is a corporation or LLC, I and all officers and direct	list name and home add ors. (Attach additional	s during thess, date	e of birth and social necessary. (Marked	security nu	umbe
b. Amendo c. If this each a President Vice-Presiden Secretary	dments to the Articles of is a corporation or LLC, I and all officers and direct	list name and home add ors. (Attach additional	s during thess, dates	e of birth and social necessary. (Marked	security nu	umbe
b. Amenda	dments to the Articles of is a corporation or LLC, I and all officers and direct	list name and home add ors. (Attach additional	s during thess, dates	e of birth and social necessary. (Marked	security nu	umbe
b. Amendo c. If this each a President Vice-Presiden Secretary	dments to the Articles of is a corporation or LLC, I and all officers and direct	list name and home add ors. (Attach additional	s during thess, dates	e of birth and social necessary. (Marked	security nu	umbe
(Marketon Amendon Amen	dments to the Articles of is a corporation or LLC, I and all officers and direct	list name and home add ors. (Attach additional Home Address	s during t	e of birth and social necessary. (Marked	security nu	umbe)
(Marketon Amendon Amen	dments to the Articles of is a corporation or LLC, I and all officers and direct	list name and home add ors. (Attach additional Home Address	s during t	e of birth and social necessary. (Marked	security nu	umbe)
(Marke b. Amend c. If this each a President Vice-Presiden Secretary Treasurer Director If a partnershi Names of all p	is a corporation or LLC, I and all officers and direct Name Name	Home Address Home Address with which you are affil	s during the sheet, if n	e of birth and social necessary. (Marked te(s) of birth, & soci	DOB DOB	num

GENERAL COLLECTION AGENCY or GENERAL DEBT/CREDIT COUNSELING AGENCY PERMIT APPLICATION

	Name	Home Address	DOB	SSN
Nam	e of contact person for cor	nplaints: Name: Toll-Free Number:		
Add	ress:	Toll-Free Number:		
		s due creditors for the twelve prece 1st of preceding year through Nove		
		n prorating of accounts for the pas		
		tted to creditors during the twelve		
Exai	<i>mple:</i> December 1st of the	preceding year through November	30 of the current year.	
lf pr	orating, all papers & contra	cts used in the course of business	submitted as exhibits, numbered	d as follows:
a.	Copies of all forms and Marked <i>Exhibit</i> (contracts used and/or distributed t	o creditors or debtors.	
b.	Complete forms of all c	ontracts and/or releases designate ade by the applicant. Marked <i>Exhi</i>		hom payments
Nam	e and address of financial	institution (if branch, give name) _		
Trus	t Account Number	General Business	Account Number	
the d	director of the nature and e	owing all assets and liabilities, with xtent of such assets and liabilities. s or goodwill of or held by the appl	The net worth shall not include	
a.	Copies of all forms/con Marked <i>Exhibit (</i>	tracts to be executed by the credito	r placing items with applicant fo	r collection.
b.	Copies of any letters or Marked <i>Exhibit</i> (form letters and/or telegrams or fo	rms used to effect collections.	
C.	Complete forms of all c	ontracts and/or assignments desig ng any property with the applicant		
cont and requ	ained therein is a part of th I (we) hereby further certify iired above, containing true	regoing statements and attached Executive permanent records of the busine that there are attached to this appecopies of all literature, papers, advith the business of this agency, inc	ss of	(in full) as
stan	ding, that no literature or fo	a condition precedent to issuance orms of contract not submitted with filing thereof in said Department.		

GENERAL COLLECTION AGENCY or GENERAL DEBT/CREDIT COUNSELING AGENCY

PERMIT APPLICATION

19.	BAC	KGROUND INFORMATION	ON.					
(A)		the applicant, or any me e applicant, within the p		ger of the per	mittee, or any offic	er or manager	YES	NO
	(1)	Been found by any c violated any provisio				ave		
	(2)	Been found by any c violated any contract						
	(3)	Been found by any c failed, refused, negle agreed portion of any account or other inde	ected, on dema y sum collecte	nd, to pay or d by the perm	remit to any client ittee on any bill, c	the aim,		
	(4)	Been found by any c failed to return to a d						
	(5)	Been found by any c misappropriated or c collected or held for	onverted to hi					
	(6)	Been convicted of, for judgment by a court false pretenses, larce any theft offense, a cof the Act or is curre	for forgery, en eny, extortion, crime involving	nbezzlement, i conspiracy to i moral turpitu	fraud, obtaining m o defraud or other ide, or violating an	oney under like offense, y provision		
	(7)	Had a permit revoked	d, canceled, or	denied in any	state?			
(B)		s the applicant, or any m tanding, unpaid, delinqu				owe		
(C)	orga	yes" answer is given fo nization and individuals cy in which the action v	involved, the	title and date	of any court or reg			
I certi	fy that th	he information and docum	ents provided o	n and with this	form are true and co	orrect:		
Print ı	name: _			Title:			_ Date:	
Signa	ture: _			Phone:		Fax:		
State	of)					
Coun	ty of) ss)				SE	AL
SU	BSCRI	BED AND SWORN to befo	ore me on this ₋		day of		, <u>20</u>	
	NO	OTARY	Notary Pเ	ıblic For				
	S	SEAL	Residing My Comm	At nission Expire	s			

C.L. "BUTCH" OTTER GOVERNOR

STATE OF IDAHO DEPARTMENT OF FINANCE

GAVIN M. GEE DIRECTOR CONSUMER FINANCE BUREAU 800 PARK BLVD., STE 200, BOISE ID 83712 P O BOX 83720 - BOISE ID 83720-0031 TELEPHONE: (208) 332-8061

FAX: (208) 332-8096



ASSIGNEE / COLLECTION AGENCY • IDAHO CREDIT CODE INITIAL NOTIFICATION

1.	Name of creditor / busines	ss:					
2.	Name in which business i	s transacted if different fr	om #1:				
3.	Address of principal office	:Street		City		State	Zip
	Phone:						·
	Web site:						
4.	Addresses of all offices or assignments of obligation					are entered into,	or if you take
	Street	City		State	Zip	Phone	
	Street	City		State	Zip	Phone	
5.	If regulated consumer cre manner in which they are						
6.	Name and address of des	ignated agent upon who	m service of process	may be made in	n Idaho:	Name	
	Street		City	State	Zip	Pr	none
7.	Type of business conduct	ed. Please indicate whe	ther consumer loans	are made:			
8.	The sum of all unpaid bala consumer credit transaction						regulated
9.	Name and address of oth	er entities to which you s	ell or assign contract	s or accounts:			
	Name	Street	City		State	Zip	Phone
	Name	Street	City		State	Zip	Phone
I certif	fy that the information provide	ed on this form is true and	d correct:				
Print r	name:			Title:			
Signa	ture:			Date:			

C.L. "BUTCH" OTTER GOVERNOR

GAVIN M. GEE DIRECTOR

STATE OF IDAHO DEPARTMENT OF FINANCE

CONSUMER FINANCE BUREAU 800 PARK BLVD., STE 200, BOISE, ID 83712 P O BOX 83720 - BOISE ID 83720-0031 TELEPHONE: (208) 332-8061 FAX: (208) 332-8096



IDAHO COLLECTION AGENCY ACT

CONSENT TO SERVICE OF PROCESS AND CONSENT TO EXAMINATION OF ACCOUNTS

Idaho Code §26-2225(11) provides that every applicant for a collection agency permit shall execute an irrevocable consent to service appointing the Director of the Department of Finance (Director) and his successors in office to be attorney of the applicant to receive service of any lawful process in any civil suit, action, or proceeding against the applicant which arises under the Idaho Collection Agency Act (Act) or any rule or order under the Act.

Idaho Code §26-2234(3) provides that every holder of an Idaho collection agency permit ("permittee") shall execute to the Director an agreement of consent to examination of any and all bank accounts of the permittee providing the Director with authority to make such an examination at any time the Director, in his discretion, deems it to be in the public interest.

Pursuant to the requ	irements of thes	e sections, the und	dersigned,		
() (Corporation	() Partnership	() Limited Liability Company	() Individual,	
whose address is _					
	(street)		(city)	(state)	(zip)
purpose of applying Director to be the a permittee which aris	g for or renewing attorney to receives under the Ac and all account	g a permit to opera ve service of any t or any rule or ord	the laws of the State of	lection Agency Act, a ction, or proceeding he examination by the	against the e Director or
Dated this	day of _		, <u>20</u> .		
		Name (Printed, of indiv	ridual, corporation, partnership, or	limited liability comp	 pany)
		Title (Of corporate off	ficer, partner, or manager of limited	d liability company)	
		Signature (Of individual, co	orporate officer, partner, or manage	er of limited liability o	company)
State of		_)			
County of) ss: _)			
SUBSCRIBED AND	SWORN to before	re me on this	day of	, <u>20</u>	
		Notary Public	For		
SEAL		-	· · · · · · · · · · · · · · · · · · ·		
		My Commiss	ion Expires		

COLLECTION OF BAD CHECKS

Provisions	I. Small Claims Court (Idaho Code §1-2301A)	II. Point of Sale Notice (Idaho Code §28-22-105)	III. No Point of Sale Notice (Idaho Code §28-22-105)
A. Conditions which must be met:	 Claim is for under \$5,000.00. Suit must be by owner of the check. The owner may be represented by an authorized agent, employee, or a collection agency with a permit issued to it pursuant to Idaho Code §26-2229, but not by an attorney. Must give notice to debtor. 	Notice posted conspicuously at the point of sale.	 Notice to debtor per Idaho Code §28-22-105. Sent by certified mail. Consumer has 15 days to pay check.
B. Form of notice:	1 Notice of dishonored check and that the debtor has 10 days in which he can pay for the check before suit is filed.	1 Notice must say set collection fee (up to \$20.00) will be charged if the check is returned.	1 Statutory form of notice (Idaho Code §28-22-105).
C. Cost to debtor: If paid within notice period:	1 Face amount of check.	1 Face amount of check.2 Collection fee as set out in Notice (up to \$20.00).	1 Face amount of check.
If paid after notice but before suit is filed:	1 Face amount of check	1 Face amount of check.2 Collection fee as set out in Notice (up to \$20.00).	 Face amount of check. Interest at 12% per annum from date of dishonor until date paid. Collection fee - the amount of the check up to \$20.00.
If paid after judgment:	 Damages equal to three times face amount of check with \$100.00 minimum and \$500.00 maximum. May be reduced at the discretion of the trial judge. Court costs. 	 Face amount of check. Collection fee as set out in Notice (up to \$20.00). Attorney fees. Other costs as determined by the court. 	 Face amount of check. Interest at 12% per annum. Collection fee - the amount of the check up to \$20.00. Attorney fees (Idaho Code §28-22-105).
D. What the creditor may NOT collect:	1 Attorney fees.2 Interest.3 Collection costs.	1 Interest.2 Collection fee over Noticed amount (never over \$20.00).3 Any other costs.	 Collection costs exceeding \$20.00. Interest exceeding 12% or for more that the time allowed. Any other charges.

Revised 1/07 RETAIN FOR YOUR INFORMATION

Department of Finance Consumer Finance Bureau

800 Park Blvd., Ste 200, Boise, Idaho 83712 P.O. Box 83720 - Boise, Idaho 83720-0031

P O Box 83720 - Boise, Idaho 83720-0031 Phone: (208) 332 - 8002 - Fax: (208) 332 - 8096

REGISTRATION OF PERMITTEE AGENTS

PERM	IITTEE/AGENCY NAME, ADDRESS:		PERMITTEE'S AUTHORIZED SIGNATURE:		
	AGENT NAME	LOCATED IN	SOCIAL	DATE	
	(alphabetical order, please) LAST, FIRST, MIDDLE INITIAL	CITY STATE	SECURITY NUMBER	OF BIRTH	DESK NAME IF USED
1					
2					
3					
4					
5					
6 7					
8					
9					
10					
11					
12					
13					
14					
15					
16 17					
18					
19					
20					
		FEE= TOTAL	NUMBER OF AG	ENTS X \$20 =	
QO	QUALIFYING OFFICER NAME:				
	CITY IN IDAHO:				
	SOCIAL SECURITY NUMBER:			\$100 EXAM FEE PAID	
	DATE OF BIRTH:			EXAM DATE:	
	DESK NAME:			EXAM SCORE	≣:



STATE OF IDAHO DEPARTMENT OF FINANCE Consumer Finance Bureau 800 Park Blvd., Ste 200, Boise, ID 83712 P.O. Box 83720 Boise, ID 83720-0031

BOND #	
Effective date	20

SURETY BOND FOR PERMITTEE UNDER THE IDAHO COLLECTION AGENCY ACT Pursuant to Idaho Code § 26-2232(b) (\$2,000.00 minimum)

	, Principal herein, desires to engage in business as a permittee under the Idah (the Act), under the name shown above, and as such is required pursuant tate of Idaho.
surety, are held and firmly bound unto the State of \$, as Surety, a corporation dul and authorized to do business in Idaho as f Idaho, for the use and benefit of whom it may concern, in the sum of the United States of America, for the payment of which we hereby bin ors and administrators, jointly and severally, firmly by these presents. The
under the Idaho Collection Agency Act, conduct admin Act, the Surety shall be liable under this bond to indefineured as a result thereof, up to the limit of this bond	of Finance shall find it necessary to investigate the activities of the Principal instrative proceedings or institute prosecutions against the Principal under the emnify the Department of Finance, State of Idaho, for any and all expensed. This bond and the obligation of the Surety thereunder shall be continuous neurrently with the period that the Principal is or was a permittee or license arch permit or license.
this bond to the Principal and to the Director of the Id	rety shall provide thirty (30) days' prior written notice of the cancellation of daho Department of Finance. Such notice shall be by registered or certifice the Principal at its main office, and to the Director of the Idaho Department
In no event shall the liability of the Surety under this	bond and all claims against the bond exceed the face amount of this bond
	(PRINCIPAL)
	(SIGNATURE OF OFFICER OF THE PRINCIPAL) DATE
	(NAME OF SURETY COMPANY)
	(SIGNATURE OF OFFICER OF SURETY COMPANY) DATE
	(TITLE OF OFFICER OF SURETY COMPANY)
	(NAME, TITLE AND TELEPHONE NUMBER OF CONTACT FOR SURETY)



STATE OF IDAHO DEPARTMENT OF FINANCE Consumer Finance Bureau 800 Park Blvd., Ste 200 Boise, ID 83712 P.O. Box 83720 Boise, ID 83720-0031

BOND #	
Effective date _	20

SURETY BOND FOR PERMITTEE UNDER THE IDAHO COLLECTION AGENCY ACT Pursuant to Idaho Code § 26-2232(a) (\$15,000.00 minimum)

, ,		1 4 711
	Principal herein, desires to engage in business as a permittee und (the Act), under the name shown above, and as such is required ate of Idaho.	
surety, are held and firmly bound unto the State of \$, lawful money of the	, as Surety, a corporation and authorized to do business in Idaho, for the use and benefit of whom it may concern, in the United States of America, for the payment of which we have and administrators, jointly and severally, firmly by these presents.	the sum of hereby bind
money received for payment or prorating to creditors, or to his debts, the Surety shall be obligated to the Depart	as failed to account for and pay over the proceeds of any collect or has failed to return to a debtor any sum received that was not t tment of Finance, State of Idaho, under this bond therefor, up to addition to all other legal remedies a right of action in its own rathe action.	to be applied the limit of
this bond to the Principal and to the Director of the Ide	rety shall provide thirty (30) days' prior written notice of the car aho Department of Finance. Such notice shall be by registered the Principal at its main office, and to the Director of the Idaho	l or certified
In no event shall the liability of the Surety under this	bond and all claims against the bond exceed the face amount of	of this bond.
	(PRINCIPAL)	
	(SIGNATURE OF OFFICER OF THE PRINCIPAL)	DATE
	(NAME OF SURETY COMPANY)	
	(SIGNATURE OF OFFICER OF SURETY COMPANY)	DATE
	(TITLE OF OFFICER OF SURETY COMPANY)	
	(NAME TITLE AND TELEPHONE NUMBER OF CONT.	 ACT

FOR SURETY)